



Order Filed on February 10, 2022  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
**Caption in Compliance with D.N.J. LBR 9004-1(b)**

**Pincus Law Group, PLLC**

ssmith@pincuslaw.com  
Sherri J. Smith, Esquire  
425 RXR Plaza  
Uniondale, NY 11556  
(516)-699-8902 ext. 2217  
ATTORNEYS FOR Bank of America, N.A.

In Re: William G. Fennimore, Sr. *aka* William G. Fennimore  
and Emily S. Fennimore

Case No: 18-22356

Hearing Date: 1/18/2022

Judge: JNP

Recommended Local Form

☒ Followed

☐ Modified

**ORDER RESOLVING MOTION TO VACATE STAY  
AND/OR MOTION TO DISMISS  
WITH CONDITIONS**

The relief set forth on the followi

**DATED: February 10, 2022**

  
\_\_\_\_\_  
Honorable Jerrold N. Poslusny, Jr.  
United States Bankruptcy Court

Applicant: Bank of America, N.A.

Applicant's Counsel: Sherri J. Smith/Pincus Law Group, PLLC

Debtor's Counsel: Victoria A. Steffen

Property Involved ("Collateral"): 113 Orchard Drive, North Cape May, NJ 08204

Relief sought: ☒ Motion for relief from the automatic stay  
☐ Motion to dismiss  
☐ Motion for prospective relief to prevent imposition of automatic stay against the collateral by debtor's future bankruptcy filings

For good cause shown, it is **ORDERED** that Applicant's Motion(s) is (are) resolved, subject to the following conditions:

1. Status of post-petition arrearages:

☒ The Debtor is overdue for 14 months, from 12/01/2020 to 01/01/2022.

☒ The Debtor is overdue for 5 payments at \$ 770.89 per month.

☒ The Debtor is overdue for 3 payments at \$ 785.97 per month.

☒ The Debtor is overdue for 6 payments at \$ 792.38 per month.

☐ The Debtor is assessed for \_\_\_\_\_ late charges at \$ \_\_\_\_\_ per month.

☒ Applicant acknowledges receipt of suspense funds in the amount of \$ 596.30.

Total Arrearages Due \$ 10,370.34

2. Debtor must cure all post-petition arrearages, as follows:

☒ Immediate payment shall be made in the amount of \$ 4,800.00. Payment shall be made no later than 2/11/2022.

☒ Beginning on 02/01/2022, regular monthly mortgage payments shall continue to be made in the amount of \$ 792.38.

☒ Beginning on 2/1/2022, additional monthly cure payments shall be made for nine (9) months as follows: Monthly cure payments in the amount of \$ 618.92 to be made for 8 months with one (1) final cure payment to be tendered in the amount of \$ in month 618.98.

3. Payments to the Secured Creditor shall be made to the following address(es):

☒ Immediate payment: NewRez LLC d/b/a Shellpoint Mortgage Servicing  
P.O. Box 10826  
Greenville, SC 29603

☒ Regular monthly payment: NewRez LLC d/b/a Shellpoint Mortgage Servicing  
P.O. Box 10826  
Greenville, SC 29603

☒ Monthly cure payment: NewRez LLC d/b/a Shellpoint Mortgage Servicing  
P.O. Box 10826  
Greenville, SC 29603

4. In the event of Default:

☒ If the Debtor fails to make the immediate payment specified above or fails to make any regular monthly payment or the additional monthly cure payment within thirty (30) days of the date the payments are due, then the Secured Creditor may obtain an Order Vacating the Automatic Stay as to the Collateral by filing, with the Bankruptcy Court, a Certification specifying the Debtor's failure to comply with this Order. At the time the Certification is filed with the court, a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtor, and the Debtor's attorney.

☐ If the bankruptcy case is dismissed, or if the automatic stay is vacated, the filing of a new bankruptcy case will not act to impose the automatic stay against the Secured Creditor's opportunity to proceed against its Collateral without further Order of the Court.

5. Award of Attorneys' Fees:

☒ The Applicant is awarded attorneys fees of \$550.00, and costs of \$ 188.00.

The fees and costs are payable:

☒ through the Chapter 13 plan.

☐ to the Secured Creditor within \_\_\_\_\_ days.

☐ Attorneys' fees are not awarded.

In re:  
William G Fennimore, Sr.  
Emily S Fennimore  
Debtors

Case No. 18-22356-JNP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1  
Date Rcvd: Feb 10, 2022

User: admin  
Form ID: pdf903

Page 1 of 2  
Total Noticed: 1

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 12, 2022:

Recip ID	Recipient Name and Address
db/jdb	William G Fennimore, Sr., Emily S Fennimore, 113 Orchard Dr, North Cape May, NJ 08204-3427

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 12, 2022

Signature: /s/Joseph Speetjens

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 10, 2022 at the address(es) listed below:

Name	Email Address
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Joshua I. Goldman	on behalf of Creditor BANK OF AMERICA N.A. josh.goldman@padgettlawgroup.com, bkgroup@kmlawgroup.com
Sherri Jennifer Smith	on behalf of Creditor BANK OF AMERICA N.A. ssmith@pincuslaw.com, brausch@pincuslaw.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov
Victoria A. Steffen	on behalf of Debtor William G Fennimore Sr. vsteffen@verizon.net, G30369@notify.cincompass.com
Victoria A. Steffen	on behalf of Joint Debtor Emily S Fennimore vsteffen@verizon.net G30369@notify.cincompass.com

District/off: 0312-1

User: admin

Page 2 of 2

Date Rcvd: Feb 10, 2022

Form ID: pdf903

Total Noticed: 1

TOTAL: 7